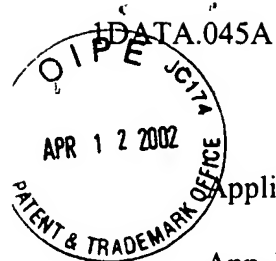


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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ahles) Group Art Unit 2161
App. No. : 10/041,765)
Filed : January 7, 2002)
For : SYSTEMS AND METHODS)
FOR SELECTIVE USE OF)
RISK MODELS TO PREDICT)
FINANCIAL RISK)
Examiner : UNKNOWN)

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INFORMATION DISCLOSURE STATEMENT

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Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 4/5/02

By: [Signature]

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Case Docket No. 1DATA.045A

Date: April 5, 2002

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FINANCIAL RISK
Examiner : UNKNOWN
Group Art Unit : 2161

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Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with Three (3) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm
Registration No. 37,743
Attorney of Record

FORM PTO-1449

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10/041,765INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
AhlesFILING DATE
January 7, 2002GROUP
2161

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	6,097,834	08/01/00	Krouse et al.			
	5,679,940	10/21/97	Templeton et al.			
	5,175,682	12/29/92	Higashiyama et al.			

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

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